Please amend the claims as follows:

1. (currently amended) A method of issuing a bank card for monetary transactions, comprising the steps of :

    entering user application information <u>for at least two bank card accounts</u> into a ~~a~~ <u>one or more</u> local computer<u>s</u>;

5   transmitting the user application information from the <u>one or more</u> local computer<u>s</u> to ~~a~~ <u>at least one</u> host server;

    receiving new bank card account information <u>for each of the bank card accounts</u> from the <u>at least one</u> host server at the <u>one or more</u> local computer<u>s</u> in response to said transmitting step;

10   <u>downloading the new bank card account information for each of the bank card accounts from the one or more local computers to a single, portable credit card access device;</u> and

    creating a new bank card having the new bank card account information <u>for only a selected one of the bank card accounts</u> encoded thereon in machine-

15   readable form <u>using the portable credit card access device</u> ~~immediately after said receiving step~~.

2. (original) The method of Claim 1 wherein said transmitting step transmits the application information across the Internet.

3. (original) The method of Claim 1 wherein said transmitting step transmits the application information to a third-party company which has a user profile and applies for a new bank card account on behalf of a user.

4. (original) The method of Claim 1 where the local computer maintains a database of information for multiple bank card accounts including the new bank card account information.

5. (cancelled)

6. (currently amended) The method of Claim 1 5 wherein said creating step further includes the step of magnetically writing the new bank card account information onto a magnetic readable/writable stripe of a card substrate.

7. (currently amended) The method of Claim 1 5 further comprising the step of programming the credit card access device using the local computer.

8. (currently amended) A computer system comprising:

a display providing output for a user;

a keyboard allowing user input;

a temporary memory device;

5   a permanent storage device having program instructions and operand data;

a network communications device; and

a processor connected to said display, said keyboard, said temporary memory

device, said permanent storage device and said network communications

device, said processor executing program instructions from said

10   permanent storage device which allow the user to enter application

information for at least two bank card accounts, transmit the user

application information to a at least one host server using the network

communications device, receive new bank card account information from

the at least one host server for each of the bank card accounts, and

15   immediately download the new bank card account information for each of

the bank card accounts to a single, portable credit card access device.

9. (original) The computer system of Claim 8 wherein said network communications device transmits the user application information to the host server across the Internet.

10. (original) The computer system of Claim 8 wherein said network communications device transmits the user application information using encryption.

11. (original) The computer system of Claim 8 wherein said program instructions maintain a database of information on said permanent storage device for multiple bank card accounts including the new bank card account information.

12. (original) The computer system of Claim 11 wherein said program instructions further allow the user to manually enter existing bank card account information into the database.

13. (original) The computer system of Claim 8 wherein said program instructions interface with one or more other programs residing on said permanent storage device for credit card management.

14. (original) The computer system of Claim 8 wherein said program instructions program the credit card access device.

15. (currently amended) An automated credit card application system comprising:

a card substrate having a machine readable/writable medium;

a portable credit card access device which stores bank card account information for at least two bank card accounts, and writes selected bank card account information for only one of the bank card accounts to said machine readable/writable medium of said card substrate subject to user authentication; and

a computer having program instructions which allow a user to enter application information for each of the bank card accounts, transmit the user application information to a at least one host server using the network communications device, receive new bank card account information for each of the bank card accounts from the at least one host server, and immediately download the new bank card account information for each of the bank card accounts to said portable credit card access device.

16. (original) The automated credit card application system of Claim 15 wherein said computer transmits the user application information to the host server across the Internet.

17. (original) The automated credit card application system of Claim 15 wherein said computer transmits the user application information using encryption.

18. (original) The automated credit card application system of Claim 15 wherein said computer maintains a database of information for multiple bank card accounts including the new bank card account information.

19. (original) The automated credit card application system of Claim 18 wherein said program instructions further allow the user to manually enter existing bank card account information into the database.

20. (original) The automated credit card application system of Claim 15 wherein said program instructions interface with one or more other programs residing on said computer for credit card management.

21. (original) The automated credit card application system of Claim 15 wherein said program instructions program said credit card access device.